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		Application Number	09/552,073
		Filing Date	April 19, 2000
		First Named Inventor	Coyle et al.
		Art Unit	3624
		Examiner Name	Dr. Geoffrey Akers
Sheet 3	of 6	Attorney Docket Number	4526-29945

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**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
EL	47	AUTHOR UNKNOWN, "AmeriNet, Inc. - Making electronic debit simple/The Best Idea in Payment Systems since the Credit Card," 6 pages, located on www.debit-it.com and printed 02/07/2000; date of publication unknown but believed to be after the filing date of the present application	
EL	46	AUTHOR UNKNOWN, "dot.Bank - The way to send and receive money on the Internet," 7 pages, located at www.dotbank.com and printed 02/07/2000, date of publication unknown but believed to be after the filing date of the present application	
EL	49	AUTHOR UNKNOWN, "The Way to get Paid.," 7 pages, located on www.icheck.com and printed 02/07/2000, date of publication unknown but believed to be after the filing date of the present application	
EL	50	AUTHOR UNKNOWN, "Making Checks Our Responsibility," 8 pages, located on www.telecheck.com and printed 02/07/2000, date of publication unknown but believed to be after the filing date of the present application	
EL	48	AUTHOR UNKNOWN, "TRANSPPOINT - The Way to Pay Online," 12 pages, located on www.transpoint.com and printed 02/10/2000, date of publication unknown but believed to be after the filing date of the present application	
EL	91	AUTHOR UNKNOWN, "WHOIS Search Results - WHOIS Record for bidpay.com," 2 pages, located on www.networksolutions.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	
EL	92	AUTHOR UNKNOWN, "First Data Acquires PaySys International," 2 pages, located on http://www.paysys.com/news/press2001/paysys043001.pdf and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	
EL	93	AUTHOR UNKNOWN, "PaySys sign up four Asian distributors," 2 pages, located on www.bizjournals.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	
EL	94	AUTHOR UNKNOWN, "VisionPLUS Consumer Payment Solution Overview," 2 pages, located on www.paysys.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	
EL	95	AUTHOR UNKNOWN, "Payment and Services from PaySys," 2 pages, located on www.paysys.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	

Examiner Signature	<i>[Signature]</i>	Date Considered	7-8-04
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\*EXAMINER: Initial reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

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